



“Express Mail” mailing label number EV 655035080 US

Date of Deposit: October 11, 2005

BHGL Ref. No. 12729/102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application:

Paul Gallagher, et. al.

Serial No.: 10/727,303

Examiner: Jason M. Borlinghaus

Filed: December 2, 2003

Group Art Unit: 3628

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGES

RESPONSE AND AMENDMENT

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated June 8, 2005, please enter the following response and amendment: